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|--|--|-------------|-----------|
| Information to identify the case: | | | |
| Debtor 1: | Paul Novak | | |
| | First Name | Middle Name | Last Name |
| Debtor 2: | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court: | WESTERN DISTRICT OF PENNSYLVANIA | | |
| Case number: | 23-22788-JAD | | |
| | Social Security number or ITIN: xxx-xx-8145 EIN: --_----- | | |
| | Social Security number or ITIN: ____ EIN: --_----- | | |
| | Date case filed for chapter: 13 12/29/23 | | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|--|--|---|
| 1. Debtor's full name | Paul Novak | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 4607 Library Rd 220-66 Bethel Park, PA 15102 | |
| 4. Debtor's attorney Name and address | Paul Novak 4607 Library Rd 220-66 Bethel Park, PA 15102 | Contact phone _____ Email: NONE |
| 5. Bankruptcy trustee Name and address | Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219 | Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 | Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 412-644-2700 Date: 4/10/24 |

For more information, see page 2

In re:
Paul Novak
Debtor

Case No. 23-22788-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 10, 2024

User: auto
Form ID: 309iPGH

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2024:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Paul Novak, 4607 Library Rd, 220-66, Bethel Park, PA 15102-6902 |
| aty | + Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| aty | + Joseph James Perotti, Jr, Grb Law, 525 William Penn Place, Ste 3110, Pittsburgh, PA 15219-1753 |
| ust | + Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013 |
| 15670945 | + Allegheny Health Network, 12311 Perry Highway, Wexford, PA 15090-8344 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| aty | Email/Text: kebeck@bernsteinlaw.com | Apr 11 2024 00:10:00 | Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219 |
| tr | + Email/Text: bnc@chapter13trusteedpa.com | Apr 11 2024 00:10:00 | Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702 |
| smg | EDI: PENNDEPTREV | Apr 11 2024 04:05:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Apr 11 2024 00:11:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Apr 11 2024 04:05:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Apr 11 2024 00:11:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + Email/Text: ebnjts@grblaw.com | Apr 11 2024 00:10:00 | Borough of Whitehall, c/o Joseph J. Perotti, Jr., Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753 |
| cr | + EDI: AISACG.COM | Apr 11 2024 04:05:00 | Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 15670942 | + Email/Text: ebnjts@grblaw.com | Apr 11 2024 00:10:00 | Borough of Whitehall, c/o Goehring, Rutter & Boehm, 437 Grant St 14th floor, Pittsburgh, PA 15219-6101 |
| 15681184 | + Email/Text: ebnjts@grblaw.com | Apr 11 2024 00:10:00 | Borough of Whitehall, GRB Law, c/o Joseph J. Perotti, Jr., Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753 |
| 15693623 | Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Apr 11 2024 00:11:00 | Deutsche Bank National Trust Company, at. el, c/o |

District/off: 0315-2

User: auto

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Date Rcvd: Apr 10, 2024

Form ID: 309iPGH

Total Noticed: 23

| | | | |
|----------|---|----------------------|---|
| 15691608 | + Email/Text: jdryer@bernsteinlaw.com | Apr 11 2024 00:10:00 | Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250 |
| 15670944 | + Email/Text: kbarkley@bernsteinlaw.com | Apr 11 2024 00:11:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430 |
| 15684080 | EDI: JEFFERSONCAP.COM | Apr 11 2024 04:05:00 | Duquesne Light Company, 707 Grant St Suite 2200, Pittsburgh, PA 15219-1945 |
| 15683084 | Email/PDF: resurgentbknotifications@resurgent.com | Apr 11 2024 00:13:49 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617 |
| 15683067 | + Email/PDF: resurgentbknotifications@resurgent.com | Apr 11 2024 00:13:49 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15675346 | ^ MEBN | Apr 11 2024 00:04:42 | PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008 |
| 15676819 | EDI: Q3G.COM | Apr 11 2024 04:05:00 | Pink Dogwood 13, LLC, PO BOX 1931, Burlingame, CA 94011-1931 |
| 15670946 | + Email/Text: enotifications@santanderconsumerusa.com | Apr 11 2024 00:11:00 | Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788 |
| 15670943 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Apr 11 2024 00:11:00 | Santander Consumer USA, PO Box 961245, Ft Worth, Texas 76161-0244 |
| | | | Select Portfolio Servicing, PO Box 65250, South Salt Lake, UT 84165-0250 |

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Deutsche Bank National Trust Company, as Trustee, |
| cr | *+ | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430 |

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2024 at the address(es) listed below:

| Name | Email Address |
|---------------|--|
| Denise Carlon | on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2004-1, Asset-Backed Certificates, Series 2004-1 dcarlon@kmlawgroup.com |

District/off: 0315-2

User: auto

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Joseph James Perotti, Jr

on behalf of Creditor Borough of Whitehall jperotti@grblaw.com KNicely@grblaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 5